

What is claimed is:

1. A sales method for selling both intangible and tangible products in which at least an intangible product sales server for selling an intangible product and a tangible product sales server for selling a tangible product are interconnected by a network for cooperatively selling said intangible product and said tangible product upon request from a user terminal operated by its user, comprising the steps of:

searching said intangible product sales server for an intangible product desired by said user on the basis of an operation performed through said user terminal and displaying a search result on said user terminal;

displaying on said user terminal information about a tangible product associated with the retrieved intangible product, said tangible product being for sale by said tangible product sales server; and

if said intangible product and said tangible product displayed on said user terminal have been found sold at a same time, discounting a sales price of one of said intangible product and said tangible product.

2. The sales method according to claim 1, further comprising the step of:

collecting user information about said user.

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3. The sales method according to claim 2, wherein the collected user information is used by said intangible product sales server and said tangible product sales server in a shared manner.

4. The sales method according to claim 2, wherein a predetermined installer is selected from an installer server in which installers for installing said tangible product on a vehicle of said user are stored, said installer server being connected to said network.

5. The sales method according to claim 4, wherein said user information includes a user address, said sales method further comprising the steps of:

extracting an installer nearest to said user from said installer server on the basis of said user address; and

displaying the extracted installer information on said user terminal.

6. The sales method according to claim 2, further comprising the step of:

settling the payment of the sold intangible and tangible products by communicating with an account server connected to said network.

7. The sales method according to claim 6, further comprising the step of:

sending said user information to said account server.

8. The sales method according to claim 1, wherein said intangible product is an insurance product for covering said vehicle of said user.

9. The sales method according to claim 1, wherein said tangible product to be sold along with said intangible product is at least one of a car navigating system and a car safety device.

10. A sales system for selling an intangible product and a tangible product associated therewith in cooperation between a plurality of servers interconnected via a network, comprising:

a user terminal apparatus, connected to said network, for purchasing said intangible product and said tangible product by executing data communication with each of said plurality of servers on the basis of operation performed by a user;

an intangible sales server for handling the purchase of said intangible product from said user terminal, sending to said user terminal information for recommending the purchase of said tangible product sold by another one of said plurality of servers, and, if said user has performed a purchasing process for purchasing

the recommended tangible product in response to the recommendation by said intangible product sales server, and executing a discount process for discounting the sales price of said intangible product; and

a tangible product sales server, if said user has performed said purchasing process in response to the recommendation by said intangible product sales server, for sending purchase decision information to said intangible product sales server.

11. A cooperative sales system in which a plurality of servers interconnected via a network cooperatively sell a tangible product and an intangible product associated with each other, having:

a user terminal apparatus, connected to said network, for the transfer/reception of data about the sale with said plurality of servers and displaying and inputting said data on the basis of an operation performed by a user of said user terminal apparatus;

an intangible product sales server, connected to said network, for transferring/receiving data about the sale of said intangible product with said user terminal apparatus and signing a sales contract with said user about said intangible product; and

a tangible product sales server, connected to said

network, for transferring data about the sale of said tangible product associated with said intangible product with said user terminal apparatus and signing a sales contract with said user about said tangible product; wherein:

said user terminal apparatus comprising:

communication means for transferring/receiving data with said plurality of servers;

display means for displaying data received by said communication means;

operator means for said user to input data to be transmitted to any one of said plurality of servers; and

control means for controlling said communication means such that said communication means transfers/receives the data with any one of said plurality of servers connected to said network on the basis of the operation performed by said user through said operator means and controlling said display means such that the data received from any one of said plurality of servers is displayed on said display means;

said intangible product sales server comprising:

communication means for transferring/receiving data with another device connected to said network;

intangible product data storage means for storing

data about said intangible product;

user information storage means for storing data about said user supplied from said user terminal apparatus; and

control means for searching said intangible product data storage means for the intangible product requested by said user on the basis of intangible product purchase request conditions received from said user terminal apparatus through said communication means, acquiring from said another device information about said tangible product associated with the retrieved intangible product, and transmitting said information about said tangible product to said user terminal apparatus; and

said tangible product sales server comprising:

communication means for transferring/receiving data with another device connected to said network;

tangible product data storage means for storing product data about said tangible product;

user information storage means for storing data about said user; and

control means for controlling said user information storage means such that information about said user received from said intangible product server is stored into said user information storage means, controlling

said communication means such that said communication means searches tangible product data storage means for the tangible product associated with the data about the intangible product requested by said user received from said intangible product sales server, and transmits data about the retrieved tangible product associated with said intangible product to said intangible product sales server through said network.

12. The cooperative sales system according to claim 11, wherein, if a purchase order for said tangible product by said user has been received by said communication means from said intangible product sales server, said control means of said tangible product sales server executes a tangible product sales contract process on the basis of the user information stored in said user information storage means.

13. The cooperative sales system according to claim 12, wherein, if said user for whom the user information has been transmitted from said intangible product sales server has performed tangible product sales contract process as recommended by said intangible product sales server, said control means of said tangible product sales server transmits sales information about a sales contract of said tangible product to said intangible product sales

server through said network and

said control means of said intangible product sales server, upon reception of said sales information from said tangible product sales server, changes a sales price of at least one of said intangible product and said tangible product.

14. The cooperative sales system according to claim 13, wherein the change of said sales price is a discount thereof.

15. The cooperative sales system according to claim 12, wherein said control means of said tangible product sales server transmits said user information to a service providing server connected to said network for installing said tangible product on a vehicle of said user.

16. The cooperative sales system according to claim 15, wherein said control means of said tangible product sales server selects said service providing server on the basis of said user information stored in said user information storage means.

17. The cooperative sales system according to claim 11, wherein said intangible product for sale by said intangible product sales server is an automobile insurance product.

18. The cooperative sales system according to claim



17, wherein said tangible product for sale by said tangible product sales server is at least one of a car navigating system or a car safety device to be installed on said vehicle covered by said automobile insurance product.

19. A product cooperative purchase apparatus connected to a network for purchasing both an intangible product and a tangible product from an intangible product sales server and a tangible product sales server respectively connected to said network, comprising:

communication means for communicating one of said servers via said network;

display means for displaying data supplied from said intangible product sales server;

operator means for a user of said product cooperative purchase apparatus to input a request for the desired intangible product, the inputted request being transmitted to said intangible product sales server; and

control means for controlling said communication means such that said communication means is connected to said intangible product sales server via said network, controlling said display means such that information about said intangible product is displayed on the basis of data for purchasing said intangible product received

from said intangible product sales server on said display means, and controlling said communication means such that said communication means transmits information for purchasing said intangible product inputted from said operator means to said intangible product sales server.

20. The product cooperative purchase apparatus according to claim 19, wherein said intangible product is an automobile insurance product and said tangible product is at least one of a car navigating system and a car safety device to be installed on a vehicle covered by said automobile insurance product.

21. An intangible product sales apparatus, connected to a network connected with a user terminal apparatus and a tangible product sales server for selling a tangible product, for selling an intangible product associated with said tangible product, comprising;

communication means for communicating with another device connected to said network;

product data storage means for storing data about said intangible product;

user information storage means for storing information about a user of said user terminal apparatus transmitted via said network; and

control means for controlling said user information

storage means such that, said user information on the basis of a request for purchasing said intangible product and said user information received by said communication means from said user terminal apparatus via said network, is stored into said user information storage means, controlling said communication means such that the intangible product desired by said user is searched for on the basis of said purchase request, from said product data storage means, information about the retrieved intangible product and data about the tangible product for sale by said tangible product sales server associated with said intangible product is transmitted to said user terminal apparatus via said network.

22. The intangible product sales apparatus according to claim 21, wherein, if purchase request information about the tangible product associated with the intangible product desired by said user has been received from another device via said network, said control means transmits said user information from said user information storage means to said tangible product sales server which sells said tangible product.

23. The intangible product sales apparatus according to claim 21, wherein said control means transmits to said user terminal apparatus link

information for linking to said tangible product sales server which sells an intangible product associated with an intangible product approval requested by said user.

24. The intangible product sales apparatus according to claim 21, wherein, if said user has performed a purchase process for said tangible product associated with said intangible product desired by said user, said control means changes a sales price of said intangible product.

25. The intangible product sales apparatus according to claim 24, wherein the change of said sales price is a discount thereof.

26. A tangible product sales apparatus, connected to a network connected with a user terminal apparatus and an intangible product sales server for selling an intangible product, for selling a tangible product associated with said intangible product, comprising:

communication means for communicating data with another device connected to said network;

product data storage means for storing data about said tangible product;

user information storage means for storing information about a user received from said another device connected to said network; and

control means for controlling said user information storage means such that, on the basis of intangible product information about the intangible product desired by said user and said user information received from said intangible product sales product server, said user information is stored into said user information storage means, controlling said communication means such that said product data storage means is searched for tangible product information associated with said intangible product, the retrieved product data is transmitted to said another device connected to said network.

27. The tangible product sales apparatus according to claim 26, wherein said control means transmits said retrieved product data to said user terminal apparatus operated by said user to execute a sales process on said tangible product through said user terminal apparatus.

28. The tangible product sales apparatus according to claim 27, wherein, if said sales process has been executed on said tangible product, said control means transmits sales information indicative of the sales of said tangible product to said intangible product sales server through said communication means via said network.

29. The tangible product sales apparatus according to claim 26, wherein said intangible product is an

automobile insurance product and said tangible product is at least one of a car navigating system and a car safety device to be installed on a vehicle covered by said automobile insurance product.

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